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FROM: Howard Sobelman

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RE: U.S. Serial No. 09/415,632

MESSAGE:

Amendment and Reply (9 pgs.)

Thank you.

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CONFIRMATION NO.:

CLIENT MATTER NO.: 49335.0300

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Date: June 29, 2006By: **IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****PATENT**

Inventor(s):	Crane, et al.	Docket No.:	49335.0300 (fka 10655.7700)
Serial No.:	09/415,632	Examiner:	Poinvil, Frantzy
Filed:	October 12, 1999	Group Art Unit:	3628
Title:	SYSTEM AND METHOD FOR DIVIDING A REMITTANCE AND DISTRIBUTING A PORTION OF THE FUNDS TO MULTIPLE INVESTMENT PRODUCTS		

REPLY AND AMENDMENT

Mail Stop Amendments
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed March 29, 2006, of which this Reply is filed within the statutory three month period for reply, please consider the following remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.

AMPF No. TP19980176
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